Atty. Docket No.: 020375-050300US
Applicant: Steven L. VanFleet et al.
Title: METHODS AND.SYSTEMS FOR UNIVERSAL TRANSACTION
PROCESSING
Sheet 1 of 5

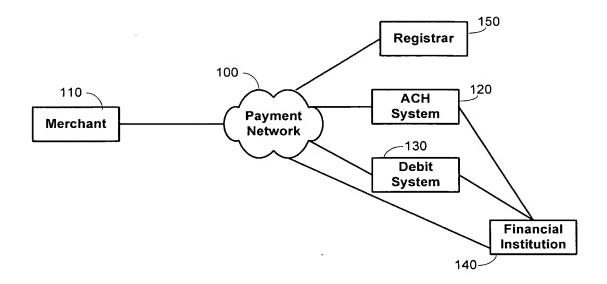
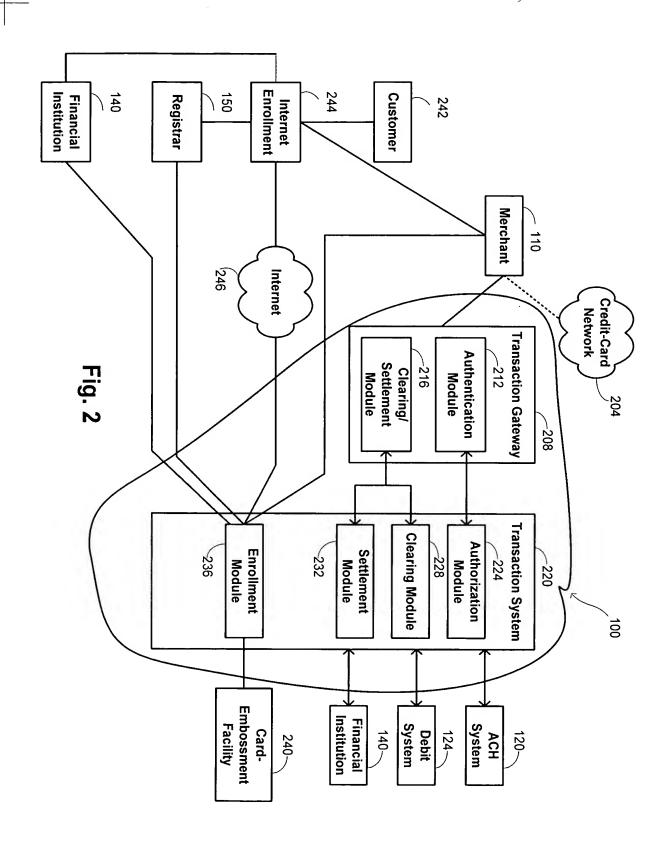


Fig. 1



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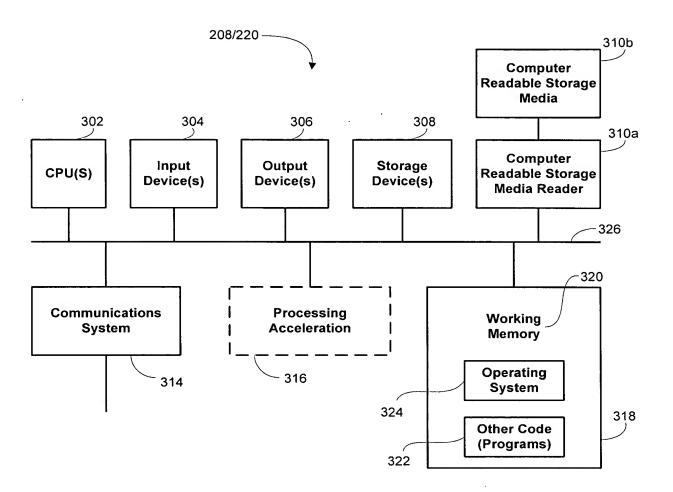


Fig. 3

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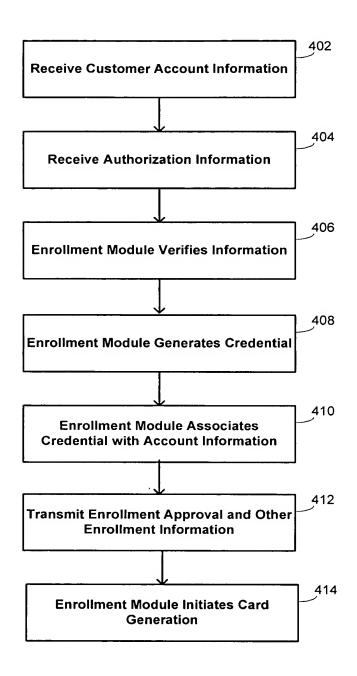


Fig. 4

Sheet 5 of 5 506 500 **Merchant Processor Transmits Customer Selects Purchase Items Information Packet to Transaction** Gateway 502 508 **Transaction Gateway Determines Routing Information from Customer Provides Credential Account Number** 504 - 510 **Merchant Processor Generates Transaction Gateway Transmits Routing Information Packet** Information to Transaction System 512 **Transaction System Generates Authorization Packet Using Determined Routing Information** - 514 **Guaranteed Transaction?** Yes 516 No - 518 **Transaction System Transmits** Transaction System Evaluates Risk and **Authorization Packet for Authorization Provides Transaction Guarantee** Code 520 **Financial Institution Determines** Whether Account Supports Transaction to Generate Authorization Code - 522 **Financial Institution Transmits** Transaction System Applies Loyalty Authorization Code Back to Transaction **Factors to Transaction** System - 526 **Transaction System Transmits Authorization Code to Transaction** Gateway 528 **Transaction Gateway Transmits Authorization Code to Merchant** - 530 **Merchant Accepts or Declines** Fig. 5 **Transaction Based on Authorization** Code

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